

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2 (c)

Joseph Purrazzella, Esq.  
PO Box 50  
Toms River, NJ 08754  
(732) 341-2222 JP: 8706  
Attorney for Debtor

In Re:

JAMES M. KUDRICK and  
GLORIA KUDRICK,

Debtors

UNITED STATES BANKRUPTCY COURT

Case No.: 18-31104

Chapter 13

Hearing Date: January 2, 2019@ 10:00 am  
Judge: Honorable Christine M. Gravelle

**RESPONSE TO TRUSTEE'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

TO: **ALBERT RUSSO, Chapter 13 Trustee**  
1AAA Drive, Suite 101  
Robbinsville, NJ 08691

**Office of the US Trustee**  
One Newark Center  
Suite 2100  
Newark, New Jersey 07102

**James M. Kudrick and Gloria C. Kudrick**  
245 Cedar Grove Road  
Toms River, New Jersey 08753

Please be advised that the undersigned represents the Debtors, James M. Kudrick and Gloria C. Kudrick in this captioned matter.

I am making this response to Trustee's Objection to Debtors' Chapter 13 Plan as follows:

1. **As to Paragraph 1** of Trustee's Objection, Debtors agree that disposable income is \$1,747.16; however, Debtor has a pension loan with an approximate balance of \$6,062.38 at the time of filing. Debtor is presently paying a payroll deduction of \$873.96 per pay period toward this loan until February 2019. Debtor's disposable income on Form 122c, Paragraph 17 was calculated by dividing balance of pension loan by 60 ( $6062.38/60=101.04$ ). Total of union dues of 70.32 plus 101.04 is reflected as 171.36 as involuntary deductions from payroll.
2. Schedule "I" of Debtor's Petition states the actual monthly deduction for payment of the pension loan (873.96 per pay period) to provide for an accurate present monthly income to expenses. With this in mind, Debtors' Chapter Plan calls for monthly payments in the amount of \$650.00 per month for four months until the pension loan is paid in full and payments of \$2,350 per month for the balance of the Plan (56 months). This provides for total plan payments equal to  $\$1,747.00 \times 60$ .
3. As to Paragraph 2 of Trustee's Objection, the value of Debtors' real estate pursuant to Current Market Analysis is \$165,000 (see attached CMA as Exhibit "A"). As listed on Schedule "A" of Debtors' Petition, value of real estate, less costs is \$148,500.00.
4. Debtors have two (2) mortgages with Bank of America, a first mortgage in the amount of \$137,425.96 (see attached Mortgage Statement as Exhibit "B" and a second Mortgage with Bank of America in the amount of \$24,831.66 (see attached Proof of Claim as Exhibit "C"). Total mortgage

amount of \$162,247.62, leaving no non-exempt equity in the real estate.

Dated: December

/s/Joseph Purrazzella, Esq.

## EXHIBIT "A" - CURRENT MARKET ANALYSIS



**RIVIERA  
REALTY, INC.**

222 OAK AVENUE, SUITE 3  
TOMS RIVER, NJ 08753

BUS. (732) 341-6767

FAX (732) 341-9509

TomsRiver@RivieraRealty.com  
www.RivieraRealty.com

Date 06/29/2017

fax is 732-341-0548

Joseph Purrazzella, Esq.  
P. O. Box 50  
Toms River, NJ 08754

RE: 245 Cedar Grove Road, Toms River, NJ ( Kudrick)

Dear Mr. Purrazzella,

At your request, I have made a careful study of the subject property, a one family residential one story ranch style home. The purpose of this study is to determine a realistic estimated market value of the subject, title in fee simple and presumed unencumbered, as of 06/29/2017. This is merely an OPINION OF VALUE and not to be construed as the equivalent of an appraisal prepared by a New Jersey licensed or certified real estate appraiser. I have no past, present or future contemplated interest in this property or in the results of this report.

#### DESCRIPTION OF THE SUBJECT

ADDRESS: 245 Cedar Grove Road, Toms River, NJ  
LEGAL ADDRESS: block 693.20, lot 36  
LOT SIZE: 1.017 acres  
TAX ASSESSMENT: land \$113,100., improvements \$74,300. total \$187,400.  
ROOMS: 2 bedrooms, 1 bath, living kitchen  
GARAGE: none  
BASEMENT: yankee  
SIDING: asbestos  
ROOF: asphalt  
AGE: built 1928  
TAXES: \$4,098  
UTILITIES: gas, electric, city water, city sewer, cable and phone  
HEAT: gas forced warm air (NO CENTRAL AIR)  
CONDITION: fair  
OTHER: This home has 928 square feet of living space, older kitchen and bath. located on a busy street, gravel driveway, NO CENTRAL AIR, laminate flooring throughout. There is an old above ground pool in the rear yard.



222 OAK AVENUE, SUITE 3  
TOMS RIVER, NJ 08753  
BUS (732) 341-6767  
FAX (732) 341-9509  
TomsRiver@RivieraRealty.com  
www.RivieraRealty.com

Address	Sale Price	Garage	Basement	Sq Feet	Closing date	Condition
14 Martin Rd.	\$163,000.	no	yes	728	1/31/17	very good
2412 7th Ave.	\$167,500.	no	no	975	4/12/17	excellent
1398 Mountainview Dr.	\$160,000.	no	no	1386	4/10/17	"

Detailed copies of comparable sales are enclosed for your review.

VALUATION: Based on a careful interior & exterior inspection of the property and a gathering of data from various sources including the MONMOUTH/OCEAN County MULTIPLE LISTING SYSTEM DATA BANKS, in my opinion, the property has a market value on June 29, 2018 of One hundred sixty five thousand dollars.

\$165,000.00

Respectfully submitted,

  
Irene L. Muller  
Broker-Realtor Associate

**21611253 Residential****14 Marth Rd, Toms River, NJ 08753****LP:\$180,000 Private Copy**

**Status:** Closed 01/31/2017  
**Property Sub-Type:** Single Family  
**Sub-Type:** Detached  
**Minimum Age:** 0  
**County:** Ocean  
**Municipality:** Toms River Twp (TOM)  
**Area/Section:** Gifford Park  
**Complex/Subdivision:** None  
**Tax ID#:** 08-00794-02-00025  
**Apx Lot Dimensions:** 120 x 120  
**Acres:** 0.33  
**Elementary School:**  
**Middle School:**  
**High School:**  
**Other Elementary:**  
**Other High:**  
**Style:** Ranch  
**Model:**  
**Zoning:** Residential

**List Price:** \$180,000  
**Original List Price:** \$200,000  
**Apx Year Built:** 1960  
**Apx SqFt:** 728  
**Basement:** Yes  
**Rooms:** 5  
**Bedrooms:** 2  
**Baths:** 1 / 0  
**FP / #:** /  
**Garage / #:** No / 0  
**Waterfront:** No  
**Waterview:** No  
**Handicap Access:**  
**Linked Listing:**  
**Directions:** Rte 37 East to right on Marth Rd to house on right

**INVESTMENT OPPORTUNITY!** Possible subdivision or expansion! According to Toms River Zoning, minimum lot width is 40' and minimum depth is 100' for this parcel, which is 120' x 120'. The existing sturdy home sits on the left hand portion of the lot and can be occupied. The Roof, Windows and Furnace have been updated. Plus there is a basement with laundry area. Come take a look. With a little effort, this property could be the right one for you.

**Tax Year:** 2015  
**Taxes:** 2,298  
**Special Assessment:**  
**Asmnt - Land:** 68,300  
**Asmnt - Improvements:** 48,200  
**Asmnt - Total:** 116,500  
**New Construction:**  
**Farm:**  
**Assessment Status:** Assessed  
**Dead Restricted:**  
**Farm Assessed:**

**Assn Fee:**  
**Assn Fee Paid:**  
**Management Type:** Common Elements  
**Fee Includes:**  
**App Escrow Required:**  
**Management Phone:**

Room Name	Level	Dimensions	Room Name	Level	Dimensions	Room Name	Level	Dimensions	# Basement - Baths:
Living Room	1	22x10'2"	Bedroom	1	11'x11'				# Level 1 - Baths: 1
Kitchen	1	16'x11'6"	Bedroom	1	10'x8'3"				# Level 2 - Baths:
			Bath - Full	1	7'x8'				# Level 3 - Baths:

**Ownership Type:** Fee Simple  
**Master Bath:**  
**Basement:** Bico Style Doors; Partial  
**Dining Room:**  
**Exterior:** Deck  
**Floors:** Laminate; Tile; W/W Carpet  
**Foyer:**  
**Great/Family Room:**  
**Heat/AC:** Forced Hot Air  
**Financing:**  
**Heat Fuel:** Natural Gas  
**Interior:** Attic - Other; Attic - Pull Down Stairs  
**Kitchen:** Eat-In; Floor - Laminate  
**Living Room:** Floor - W/W Carpet  
**Master Bedroom:** Floor - W/W Carpet  
**Out Buildings:**  
**Parking:** Driveway; Stone/Gravel  
**Pool:**  
**Roof:** Shingled  
**Siding:** Vinyl  
**Special Needs:**  
**Style:** Ranch  
**Water Heater:** Natural Gas  
**Water/Sewer:** Public Sewer; Public Water

**Included:** Gas Cooking; Refrigerator; Whole House Fan

**Days On Market:** 237  
**Listing Office:** (201) Weicher Realtors - Normandy Bch  
**Listing Member:** (204) Marilyn N Finta  
**Office:** 732-793-6484  
**Cell:** 732-801-7764  
**Owner Name/Phone:** Estate of Shirley S Imfeld  
**Seller Disc:** Document Link  
**Owner:** Estate  
**Possession:** At Closing  
**Add'l Showing Inst:** Call Marilyn for availability and assistance 732-801-7784  
**LD-03/24/2016**  
**Short Sale:** No

**Agency:** SD  
**Type:** Exclusive Right To Sell  
**LBox:** Yes  
**VRC:** No  
**SAC:** 0%  
**BAC:** 2.5%  
**DDAC:** 2.5%  
**TBC:** 2.5%  
**Fees:** \$100

**Showing:** Lockbox - Monmouth; Sign: Vacant

**Agent Notes:** Vacant, but call listing agent for availability. Keys for back door. Please do not use front door and do not turn on Attic Fan. Sprinkler system is "as is" Thank you Survey now attached as document and shows existing house plus a proposed addition in dotted lines which never was done. Existing house well within setbacks for one 60 x 120 lot allowing for subdivision of another 60 x 120 lot

**Sold Price:** 163,000  
**Sold Date:** 01/31/2017  
**Under Contract Date:** 11/16/2016  
**Projected Close Date:** 01/31/2017  
**Sold Terms:** FHA  
**Selling Office:** Coldwell Banker Flanagan Realty  
**Selling Member:** Douglas Tortorella 35005

21700555 Residential

1398 Mountainview Dr, Toms River, NJ 08753

LP:\$160,000 Private Copy



<b>Status:</b>	Closed 04/10/2017	<b>List Price:</b>	\$160,000
<b>Property Sub-Type:</b>	Single Family	<b>Original List Price:</b>	\$160,000
<b>Sub-Type:</b>	Detached	<b>Apx Year Built:</b>	1965
<b>Minimum Age:</b>	0	<b>Apx SqFt:</b>	1,386
<b>County:</b>	Ocean	<b>Basement:</b>	No
<b>Municipality:</b>	Toms River Twp (TOM)	<b>Rooms:</b>	6
<b>Area/Section:</b>	Toms River	<b>Bedrooms:</b>	2
<b>Complex/Subdivision:</b>	None	<b>Baths:</b>	1 / 0
<b>Tax ID#:</b>	08-00394-02-00009	<b>FP / #:</b>	No /
<b>Apx Lot Dimensions:</b>	100 x 110	<b>Garage / #:</b>	No / 0
<b>Acreage:</b>		<b>Waterfront:</b>	No
<b>Elementary School:</b>		<b>Waterview:</b>	No
<b>Middle School:</b>		<b>Handicap Access:</b>	No
<b>High School:</b>		<b>Linked Listing:</b>	
<b>Other Elementary:</b>		<b>Directions:</b>	From the Intersection at Hooper Ave and Indian Hill Rd. Turn right onto the north half of Indian Hill Rd. Turn left onto Mountainview Dr. Property will be on the right corner.
<b>Other High:</b>			
<b>Style:</b>	Other - See Remarks		
<b>Model:</b>	RANCH		
<b>Zoning:</b>	Residential		

Lovely ranch on a large corner lot with great potential. Come make this great home yours. Purchase of this property will be by cash at closing or on terms acceptable to the Seller. Buyer is responsible for all inspections, utilities and certifications. The Seller must comply with HUD Guidelines 24 CFR 206.125 and property is sold "as is."

<b>Tax Year:</b>	2015	<b>Asmnt - Land:</b>	111,300	<b>New Construction:</b>	No	<b>Deed Restricted:</b>	No
<b>Taxes:</b>	4,380	<b>Asmnt - Improvements:</b>	57,600	<b>Farm:</b>	No	<b>Farm Assessed:</b>	No
<b>Special Assessment:</b>	No	<b>Asmnt - Total:</b>	198,900	<b>Assessment Status:</b>	Assessed		

<b>Assn Fee:</b>		<b>Management Type:</b>		<b>Fee Includes:</b>		<b>App Escrow Required:</b>	No
<b>Assn Fee Paid:</b>	None	<b>Common Elements:</b>				<b>Management Phone:</b>	

<b>Room Name</b>	<b>Level</b>	<b>Dimensions</b>	<b>Room Name</b>	<b>Level</b>	<b>Dimensions</b>	<b>Room Name</b>	<b>Level</b>	<b>Dimensions</b>	<b># Basement - Baths:</b>
									<b># Level 1 - Baths:</b>
									<b># Level 2 - Baths:</b>
									<b># Level 3 - Baths:</b>

<b>Ownership Type:</b>	Fee Simple	<b>Financing:</b>	Cash	<b>Pool:</b>	
<b>Master Bath:</b>		<b>Heat Fuel:</b>	Natural Gas	<b>Roof:</b>	Shingled
<b>Basement:</b>	Crawl Space	<b>Interior:</b>	Bonus Room	<b>Siding:</b>	
<b>Dining Room:</b>		<b>Kitchen:</b>		<b>Special Needs:</b>	
<b>Exterior:</b>	Porch - Open	<b>Lot Description:</b>	Corner	<b>Style:</b>	Other - See Remarks
<b>Floors:</b>		<b>Living Room:</b>		<b>Water Heater:</b>	Natural Gas
<b>Foyer:</b>		<b>Master Bedroom:</b>		<b>Water/Sewer:</b>	Public Sewer; Public Water
<b>Great/Family Room:</b>		<b>Out Buildings:</b>			
<b>Heat/AC:</b>	Forced Hot Air	<b>Parking:</b>	Driveway; Off Street		

<b>Days On Market:</b>	19	<b>Office:</b>	732-557-0971	<b>Owner Name/Phone:</b>	Fannie Mae	<b>LD-</b>	
<b>Listing Office:</b>	2180 Berkshire Hwy Home Services Realty	<b>Cell:</b>	848-992-2255	<b>Seller Disclipline:</b>		<b>Ex:</b>	01/05/2017
<b>Realtors:</b>				<b>Ownership:</b>	Government	<b>Short Sale:</b>	No
<b>Listing Member:</b>	19764 Sandra Healy			<b>Possession:</b>	At Closing	<b>Financing:</b>	Cash
				<b>Add'l Showing Inst:</b>	Call 1-800-SHOWING for access		

**Agency:** SDType: Exclusive Right To Sell; LBox: Yes VRC: No  
**SAC:** 0% **BAC:** 3% **DDAC:** 3% **TBC:** 2.5%  
**Fees:** 0

**Showing:** Appointment Required; Lockbox - Combo; Sign; Vacant; Showing Time

**Agent Notes:** The Seller must comply with HUD Guidelines 24 CFR 206.125, only offers at list price will can be accepted. Property is sold "as is". Buyer is responsible for all utilities, inspections and certifications. Seller will not turn on any utilities at all, please make this clear to your purchaser.

**Agent Notes:** Cont'd: NJ Contract must state the following verblage, "Pursuant to section 28 of the real estate purchase addendum, this document is subject to all terms and conditions set forth in the real estate purchase addendum."

<b>Sold Price:</b>	160,000	<b>Sold Terms:</b>	Conventional	<b>Selling Office:</b>	Exit Realty ERE
<b>Sold Date:</b>	04/10/2017	<b>Financing:</b>	Cash	<b>Selling Member:</b>	Karlin Van Pelt 15545
<b>Under Contract Date:</b>	02/23/2017				
<b>Projected Close Date:</b>	04/10/2018				

Information is deemed to be reliable, but is not guaranteed. © 2017 MLS and FR. Prepared by Irene Muller on Thursday, June 29, 2017 2:42 PM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.

21646952 Residential

2412 7th Ave, Toms River, NJ 08753

LP:\$155,000 Private Copy



**Status:** Closed 04/12/2017  
**Property Sub-Type:** Single Family  
**Sub-Type:** Detached  
**Minimum Age:** 0  
**County:** Ocean  
**Municipality:** Toms River Twp (TOM)  
**Area/Section:** Toms River  
**Complex/Subdivision:** Windsor Park  
**Tax ID#:** 08-01081-09-00003  
**Apx Lot Dimensions:** 80 x 48  
**Acres:**  
**Elementary School:** East Dover  
**Middle School:** TR Intr East  
**High School:** Toms River East  
**Other Elementary:**  
**Other High:**  
**Style:** Ranch  
**Model:**  
**Zoning:** Residential

**List Price:** \$155,000  
**Original List Price:** \$165,000  
**Apx Year Built:** 1952  
**Apx SqFt:** 975  
**Basement:** No  
**Rooms:** 5  
**Bedrooms:** 2  
**Baths:** 1/0  
**PF / #:** /  
**Garage / #:** No / 0  
**Waterfront:** No  
**Waterview:** No  
**Handicap Access:**  
**Linked Listing:**  
**Directions:** South on Fischer Blvd to L on Windsor to L on Coofidge to L to street

Perfect home for the first time home buyer or investor looking for rental income. Newer roof, Kitchen and bath completely renovated, newer floors. Great home for rental income. Close to all beaches and shopping. Featured Listing.

**Tax Year:** 2015  
**Taxes:** 3,224  
**Special Assessment:**

**Asmnt - Land:** 87,000  
**Asmnt - Improvements:** 60,400  
**Asmnt - Total:** 147,400

**New Construction:** No  
**Farm:**  
**Assessment Status:** Assessed

**Dead Restricted:**  
**Farm Assessed:**

**Asn Fee:**  
**Asn Fee Paid:**

**Management Type:**  
**Common Elements:**

**Fee Includes:**

**App Escrow Required:**  
**Management Phone:**

Room Name	Level	Dimensions	Room Name	Level	Dimensions	Room Name	Level	Dimensions	# Basement - Baths:
Est-In-Kitchen	1		Master Bedroom	1		Bonus Room	1		# Level 1 - Baths:
Family Room	1		Bedroom	1					# Level 2 - Baths:
			Bedroom	1					# Level 3 - Baths:
			Bath - Full	1					

**Ownership Type:** Fee Simple  
**Master Bath:** Floor - Ceramic; Shower Stall; Tub  
**Basement:** None  
**Dining Room:**  
**Exterior:** Fence; Patio  
**Floors:** Ceramic; Laminate  
**Foyer:**  
**Great/Family Room:**  
**Heat/AC:** AC Units; Forced Hot Air  
**Included:** Dishwasher; Dryer; Gas Cooking; Refrigerator; Stove; Washer; Window Treatments  
**Excluded:** seller's personal property

**Financing:** Cash; Conventional; FHA; VA  
**Heat Fuel:** Natural Gas  
**Interior:** Attic - Pull Down Stairs  
**Kitchen:** Est-In; Floor - Laminate  
**Lot Description:** Back to Woods  
**Living Room:** Floor - Laminate  
**Master Bedroom:** Floor - Laminate  
**Out Buildings:**  
**Parking:** Driveway

**Pool:**  
**Roof:** Shingled  
**Siding:** Vinyl  
**Special Needs:**  
**Style:** Ranch  
**Water Heater:** Natural Gas  
**Water/Sewer:** Public Sewer; Public Water

**Days On Market:** 53  
**Listing Office:** 3257 Keller Williams Shore Properties  
**Listing Member:** 30722 Erwin S Ruenig  
**Co-listing Office:** 3099 Keller Williams Shore Properties  
**Co-listing Member:** 21244 Gerald L Curci  
**Agency:** SDType: Exclusive Right To Sell LBox: No VRC: No  
**SAC:** 0% **BAC:** 2.5% **DDAC:** 0% **TBC:** 2.5%  
**Fees:** 175  
**Showing:** Appointment Required; Call Agent; Sign; Text Agent  
**Agent Notes:** Tenant occupied. Please call agent 24 hrs in advance for appointment. Per tenants request, no showings after 6pm. Easy to show. Tenant home most of the time. 1/30/17 Now vacant - Tenant has vacated home. Please call for LB combo.

**Office:** 732-830-1535  
**Cell:** 908-591-5947  
**Co-listing Office:** 732-797-9001  
**CLM Cell:** 732-674-9713

**Owner Name/Phone:** Cardoso Celestino  
**Seller Disc:** Document Link  
**Owner:** Individual(s)  
**Possessions:** At Closing

**LD-EX:** 12/30/2016  
**Financing:** Cash; Conventional; FHA; VA Loan

**Sold Price:** 167,500  
**Sold Date:** 04/12/2017  
**Under Contract Date:** 02/21/2017

**Sold Terms:** VA  
**Financing:** Cash; Conventional; FHA; VA Loan

**Selling Office:** RE/MAX New Beginnings Realty  
**Selling Member:** Grace Talarico 33460

Be

Be

Seen

Seen

Here!

Here!

**TaxRecords.com**

Toll Free: (888) 546-4466

(082 1508/small/1508\_082.pdf)

LOCATION : 1508  
BLOCK : 693.20  
LOT : 36  
+  
+

**PROPERTY INFORMATION**

245 Cedar Grove Road  
Toms River Township, NJ

(245cedargroveroad)

Dimensions : 1 X 0  
Coordinants : 0.00 / 0.00  
Land Ass. : 113,100.00  
Build Ass. : 74,300.00  
Total Ass. : 187,400.00  
Class : 2  
Map : 82  
Tax : 4,098.44  
VCS :  
Taxmap : 82  
Qualifier :  
Update : 09/07/2016

Description: 1.017ac : 1f0923

Zoning/Type: /120 /  
Acreage : 1.017

**OWNER INFORMATION**





Owner : James & Gloria C Kudrick  
Address : 245 Cedar Grove Road  
City, ST Zip: Toms River , NJ 08753

**PRIOR ASSESSMENT**

YEAR	LAND	BUILDING	TOTAL
2015	113,100.00	74,300.00	187,400.00
2014	113,100.00	74,300.00	187,400.00
2013	113,100.00	74,300.00	187,400.00

2012	183,500.00	77,000.00	260,500.00
2011	183,500.00	77,000.00	260,500.00
2010	183,500.00	77,000.00	260,500.00
2009	183,500.00	77,000.00	260,500.00
2008	55,400.00	21,900.00	77,300.00
2007	55,400.00	21,900.00	77,300.00
2006	55,400.00	21,900.00	77,300.00
2005	55,400.00	21,900.00	77,300.00
2004	55,400.00	21,900.00	77,300.00
2003	55,400.00	21,900.00	77,300.00
2002	55,400.00	21,900.00	77,300.00
2001	55,400.00	21,900.00	77,300.00
2000	55,400.00	21,900.00	77,300.00
1999	55,400.00	21,900.00	77,300.00

## TAXMAP

Map	Type	Description
	pdf	PDF viewer that can be downloaded from <a href="#">Adobe</a>
	tif	TIF image viewer that can be downloaded from <a href="#">CartesianInc.com</a>
	png	PNG image should be viewable in all browsers
	png	PNG 'sliced' images (Left, Right, Center)

## LAST SALE INFORMATION

Last Sale : 1.00 on October 1, 2004  
 Book/Page : 12375 / 393

## PRIOR SALE INFORMATION

11/15/2002	11/26/1997	**/**/****	**/**/****
30,000.00	62,500.00	0.00	0.00

Deed	Recorded	Book	Page	Sq.Ft.	Code	Amount
11/15/2002	11/21/2002	11096	377	923	*	30,000.00
<b>GRANTOR (SELLER)</b>				<b>GRANTEE (BUYER)</b>		
Hosking, Joseph A & Gloria C 1089 42nd St Des Moines, IA 50311				Kudrick, Gloria C 245 Cedar Grove Road Toms River, NJ 08753		

Deed	Recorded	Book	Page	Sq.Ft.	Code	Amount

10/01/2004	12/10/2004	12375	393	923	E	1.00
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GRANTOR (SELLER)	GRANTEE (BUYER)
Kudrick, Gloria C 245 Cedar Grove Rd Toms River, NJ 08753	Kudrick, James & Gloria C 245 Cedar Grove Road Toms River, NJ 08753

## Property Details

1	CTYIDST NO.	1508	51.1	MISCELL.	
2	BLOCK NO.	00893 20	51.2	MISCELL.	
3	LOT NO.	00038	51.3	MISCELL.	
4	QUAL CODE		51.4	MISCELL.	
5	PROPERTY LOC	245 CEDAR GROVE ROAD	51.5	MISCELL.	
6	OWNER NAME	HOSKING, JOSEPH & GLORIA	52	VIEW	Typical (01)
7	STREET ADDR	245 CEDAR GROVE RD	53	NEIGHBORHD	Typical (01)
8	CITY, STATE	TOMS RIVER, NJ	54	ROAD	Paved (01)
9	ZIP CODE	087534348	55	CURBING	(02)
10	PROP CLASS	2	56	SIDEWALK	(02)
11	ACREAGE	1.1	57.1	UTILITIES	
12			57.2	UTILITIES	
13	ADDL LOTS		57.3	UTILITIES	
14	ZONING	120	58		
15	TAX MAP	82	59		
16			60		
17	SALES DATE	11/28/97	61		
18	SALES PRICE	62500	62		
19			63		
20			64.1	ATT ITEMS	Open Porch (05)
21.1			64.2	ATT ITEMS	Wood Deck (01)
21.2			64.3	ATT ITEMS	(01)
22			64.4	ATT ITEMS	(01)
23	LAND VALUE	55400	64.5	ATT ITEMS	(01)
24	IMPR VALUE	21900	65.1	DET ITEMS	Ground Deck (28)
25	NET VALUE	77300	65.2	DET ITEMS	Boat Moorage (22)
26			65.3	DET ITEMS	(22)
27			65.4	DET ITEMS	(22)
28			65.5	DET ITEMS	(22)
29		0	66	NO. ROOMS	5
30			67	NO. BEDRMS	2
				NO. BATHS	

31			68		1.0
32			69	BASEMT AREA	725
33			70	1ST FLR AREA	923
34	V.C.S.	1101	71	UPR FLR AREA	0
35	YEAR BUILT	1928	72	HLF STY AREA	0
36	BLDG CLASS		73	ATTIC AREA	725
37	TYPE & USE	Single Family (10)	74	FIN. BASEMT	0
38	NO. UNITS	00	75	FIN. ATTIC	0
39	DESIGN	Cape Cod (05)	76	UNFIN AREA	0
40	NO. STORIES	1 Story w/Attic (02)	77	S.F.L.A.	923
41	ROOF TYPE	Gable (02)	78	FACING AREA	
42	ROOF MATER.	Asphalt Shingle (04)	79	SLAB AREA	
43	FOUNDATION	Block/Concrete (02)	80		
44.1	EXT. FINISH	Asbestos (04)	81		
44.2	EXT. FINISH	(04)	82		
45	HEAT SOURCE	Oil (03)	83		
46	HEAT SYSTEM	Forced Air (03)	84		
47	AIR COND.	None (80)	85		
48.1	FIREPLACE	None (80)	86		
48.2	FIREPLACE	(80)	87		
49	NO. FIREPL.	0	88	FRONT FEET	102
50.1	OTH. PLUMBS	00	89	LAND DESC.	1.017AC
50.2	OTH. PLUMBS	00	90		
			91		

## EXHIBIT "B" - MORTGAGE STATEMENT

MILBENYCLUB



PO Box 31785  
Tampa, FL 33631-3785

HM 1 579 289 239 002314 #001 AB 0.408

JAMES KUDRICK  
245 CEDAR GROVE RD  
TOMS RIVER NJ 08753-4346

#### Customer service information

Customer service: 800.669.5864  
TDD/TTY users only: 800.300.6407  
En Español: 800.295.0025  
bankofamerica.com

## Home Equity Line of Credit Account

Billing cycle: 07/01/2018 - 07/31/2018

Account number: ~~000000000000~~

This Statement Includes a Past-Due Amount: Please send a payment immediately. Access to your credit line may be affected while the past-due amount remains outstanding. If you have already sent a payment, please accept our thanks, and disregard this notice.

### Account summary

Property address	245 CEDAR GROVE RD
Credit limit	\$45,400.00
Average daily balance	\$24,391.96
Corresponding ANNUAL PERCENTAGE RATE	5.5000%
Daily periodic rate	0.01507%
Historical ANNUAL PERCENTAGE RATE	5.5000%
Days in cycle	31
FINANCE CHARGE	\$113.94
Other fees and charges for the billing cycle*	\$0.00

\*For more information, please see the Other Important Information section of this statement.

### Payment details

Periodic FINANCE CHARGE	\$113.94
Principal payment due	\$251.46
Past due amount	\$1,122.70
<b>Minimum payment due 08/28/2018</b>	<b>\$1,488.10</b>

133297953100000148810000000000

BANK OF AMERICA, N.A.  
PO BOX 15227  
WILMINGTON, DE 19886-5227



JAMES KUDRICK  
Property address:  
245 CEDAR GROVE RD  
TOMS RIVER, NJ 08753

Account Number: ~~000000000000~~

**Minimum payment due 08/28/18 \$1,488.10**

A late charge may be assessed 15 days from payment due date.

Additional \$  
principal

Payment \$  
enclosed

586990058133297953

**EXHIBIT "C" - PROOF OF CLAIM  
SECOND MORTGAGE WITH BANK OF AMERICA**

Debtor 1 James M Kudrick

Debtor 2 Gloria C Kudrick  
(Spouse, if filing)

United States Bankruptcy Court for the: ALL District of NEW JERSEY  
(State)

Case number 18-31104

24731  
1500.40 arrears

## Official Form 410

## Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

### Part 1: Identify the Claim

1. Who is the current creditor?

BANK OF AMERICA, N.A.

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor \_\_\_\_\_

2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom? \_\_\_\_\_

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

Bank of America  
Name

P.O. BOX 31785  
Number Street

Tampa FL 33631-3785  
City State ZIP Code

Contact phone 1-800-669-6607

Contact email \_\_\_\_\_

Where should payments to the creditor be sent? (if different)

Bank of America, N.A.  
Name

P.O. BOX 660933  
Number Street

Dallas TX 75266-0933  
City State ZIP Code

Contact phone 1-800-669-6607

Contact email \_\_\_\_\_

Uniform claim identifier for electronic payments in chapter 13 (if you use one):  
\_\_\_\_\_

4. Does this claim amend one already filed?

☒ No

☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_

Filed on \_\_\_\_\_  
MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing? \_\_\_\_\_

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor? ☐ No  
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7 9 5 3

7. How much is the claim? \$24831.66 Does this amount include interest or other charges?  
☐ No  
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
Limit disclosing information that is entitled to privacy, such as health care information.  
Recorded Mortgage

9. Is all or part of the claim secured? ☐ No  
☒ Yes. The claim is secured by a lien on property.  
**Nature of property:**  
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.  
☐ Motor vehicle  
☐ Other. Describe: 245 CEDAR GROVE RD TOMS RIVER, NJ 08753  
**Basis for perfection:** Recorded Mortgage  
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)  
**Value of property:** \$ \_\_\_\_\_  
**Amount of the claim that is secured:** \$24831.66  
**Amount of the claim that is unsecured:** \$0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)  
**Amount necessary to cure any default as of the date of the petition:** \$1500.40  
**Annual Interest Rate** (when case was filed) 5.75 %  
☐ Fixed  
☒ Variable

10. Is this claim based on a lease? ☒ No  
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

11. Is this claim subject to a right of setoff? ☒ No  
☐ Yes. Identify the property: \_\_\_\_\_

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,850\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,850\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies:

Amount entitled to priority

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/19 and every 3 years after that (or cases begun on or after the date of adjustment).

**Part 3 Sign Below**

The person completing this proof of claim must sign and date it, FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both, 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 11/28/2018  
MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name

Tabitha Brown- Jacobs

First name

Middle name

Last name

Title

Assistant Vice President

Company

Bank of America, N.A.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

4200 Amon Carter Blvd

Number

Street

Fort Worth, TX 76155

City

State

ZIP Code

Contact phone

Email



Case number: 18-31104  
Debtor 1: James M Kudrick

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
07/28/2018	356.71			Monthly Assessment		1069.23	0	0	0	0	0	24391.96	0	0.00	35.44	0
08/03/2018		100.33		Miss Payment		968.9	0	100.33	0	0	0	24391.96	0	0.00	35.44	0
08/03/2018		251.46		Monthly Payment	06/28/2018	717.44	251.46	0	0	0	0	24140.5	0	0.00	35.44	0
08/03/2018		0.21		Miss Payment		717.23	0	0.21	0	0	0	24140.5	0	0.00	35.44	0
08/28/2018			18.03	Late Charge Assessment		717.23	0	0	0	18.03	0	24140.5	0	0.00	53.47	0
08/28/2018	365.4			Monthly Assessment		1082.63	0	0	0	0	0	24140.5	0	0.00	53.47	0
08/28/2018	364.3			Monthly Assessment		1446.93	0	0	0	0	0	24140.5	0	0.00	53.47	0